UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WISCONSIN

IN RE: REBECCA L. KEDROWSKI)))
) Case No. 16-10947-cjf
Debtor(s)) Chapter 13

OBJECTION TO CLAIM OF CAVALRY SPV, LLC c/o BASS & ASSOCIATES, PC

Comes now Rebecca L. Kedrowski (aka Edgren), Debtor herein, by counsel, Richard A. Check, and in support of the objection to the claim of Cavalry SPV, LLC c/o Bass & Associates, PC (herein "Cavalry") states the following:

- On March 22nd, 2016, the above captioned Debtors commenced the proceeding under Chapter 13 of Title 11 of the United States Bankruptcy Code.
- 2. Cavalry filed a Proof of Claim for the secured amount of \$5,790 and an unsecured amount of \$11,529.37.
- 3. The Debtor objects to this claim because she intends to surrender her interest in the 2013 Polaris ATV for which Cavalry holds a secured lien. Debtor does not wish to pay this claim through the plan and will surrender the collateral.
- 4. For the foregoing reasons, the Debtor asserts that the claim of Cavalry under Claim #16 should be denied.

WHEREFORE, the Debtor, Rebecca Kedrowski prays that the claim of Cavalry SPV, LLC, (Claim #16) be denied, and further requests all other relief just and proper in the premises.

Dated this 21st day of November, 2016.

Drafted By: Richard A. Check 757 N. Water St., #300 Milwaukee, WI 53202 Tel. (414) 223-0000 Fax. (414) 223-3245 Case 1-16-10947-cjf Doc 50 Filed 11/21/16 Entered 11/21/16 14:16:56 Desc Main Document Page 2 of 6

Respectfully Submitted,

S:// Richard Check

Richard Check #1012204 Attorney for Debtor(s) 757 N. Water St. #300 Milwaukee, WI 53202 414-223-0000

CERTIFICATE OF SERVICE

The undersigned paralegal hereby certifies that a copy of the foregoing Objection to Claim was served upon the following by first class United States Mail, postage prepaid, on or before this 21st day of November, 2016.

Rebecca Kedrowski

PO Box 55 King, WI 54946-0055

Associated Bank

Claims Filing Unit PO Box 8973 Madison, WI 53708-8973

Bank Of America, N.A.

PO BOX 31785 Tampa, FL 33631-3785

Bk of Amer

PO Box 45144 Jacksonville, FL 32231-5144

Bureaus Investment Group Portfolio No 15 LLC

c/o Recovery Management Systems Corp 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605

Cap1/mnrds

PO Box 7680 Carol Stream, IL 60116-7680

Cap1/polrs

PO Box 7680 Carol Stream, IL 60116-7680

Capital One

PO Box 5222 Carol Stream, IL 60197-5222

Capital One NA

c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701

Cavalry SPV I, LLC

Bass & Associates, P.C. 3936 E. Ft. Lowell Rd., Suite 200 Tucson, AZ 85712

Cavalry SPV I, LLC.

c/o Bass & Associates, P.C. 3936 E. Ft. Lowell Rd., Suite #200 Tucson, AZ 85712

Citi

PO Box 6004 Sioux Falls, SD 57117-6004

Comenity Bank/Maurices

PO Box 182789 Columbus, OH 43218-2789

Community First Credit Union

PO Box 1487 Appleton, WI 54912-1487

Community First Cu

2626 S Oneida St Appleton, WI 54915-2101

Discover Bank

Discover Products Inc PO Box 3025 New Albany, OH 43054

Discover Fin Svcs LLC

PO Box 15316 Wilmington, DE 19850-5316

eCAST Settlement Corporation

PO Box 29262 New York NY 10087-9262

Elan Financial Service

777 E Wisconsin Ave Milwaukee, WI 53202-5300

Fed Loan Serv

PO Box 60610 Harrisburg, PA 17106-0610

First Federal Svg/Glel

PO Box 7860 Madison, WI 53707-7860

Kohls/capone

N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Kwik Trip

1626 Oak St La Crosse, WI 54603-2308

KWIK TRIP CORPORATION

C/O CERTIFIED RECOVERY INC PO BOX 808 EAU CLAIRE, WI 54702

MIDLAND FUNDING LLC

PO BOX 2011 WARREN, MI 48090

Portfolio Recovery Associates, LLC

POB 12914 Norfolk VA 23541

Quantum3 Group LLC as agent for

Comenity Bank PO Box 788 Kirkland, WA 98083-0788

Santander Consumer USA

8585 N Stemmons Fwy Ste 1100-N Dallas, TX 75247-3822

Santander Consumer USA, Inc.

P.O. Box 560284 Dallas, TX 75356

Syncb/Care Credit

C/o PO Box 965036 Orlando, FL 32896-5036

U.S. Department of Education

C/O FedLoan Servicing P.O. Box 69184 Harrisburg, PA 17106-9184

US Bk Hm Mtg

4801 Frederica St Owensboro, KY 42301-7441

Wells Fargo Bank NA

PO Box 10438 Des Moines IA 50306-0438

Wffnatbank

PO Box 94498 Las Vegas, NV 89193-4498

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Additionally, the documents referenced above were also served via electronic means on the following individuals on November 21^{st} , 2016:

Honorable Catherine J Furay	Mark Harring
U.S. Bankruptcy Court Judge	Chapter 13 Trustee
500 South Barstow Street	131 W. Wilson Street, Ste 1000
Eau Claire, WI 54701	Madison, WI 53703

Dated: 11/21/16 <u>S:// Samuel Check</u>

Samuel Check

Paralegal to Attorney Richard A. Check